Senior Women

As in most other western industrialized countries, Saskatchewan's senior population is growing. This is a simple consequence of the ongoing trend to lower mortality rates. Women significantly outnumber men among seniors, the only age cohort where this happens consistently. This too, is a consequence of lower mortality rates and longer life expectancy among women compared with men.

In Saskatchewan, seniors make up an increasing proportion of the population because of these longer life expectancies and because younger people have tended to move out of the province.

Much of the reliable statistical information about senior women is available from the Statistics Canada Census, conducted every five years. Additional data on income and labour force activity are available from the Labour Force Survey and the Survey of Labour and Income Dynamics. All of these sources are used in this statistical update. Unless otherwise indicated, the age group used for seniors is 65 years of age and older. Except for basic counts by age and gender, the Census collects only information about persons living in "private" households. Because special care homes are not considered as "private", much of the information that follows excludes senior women living in special care homes.

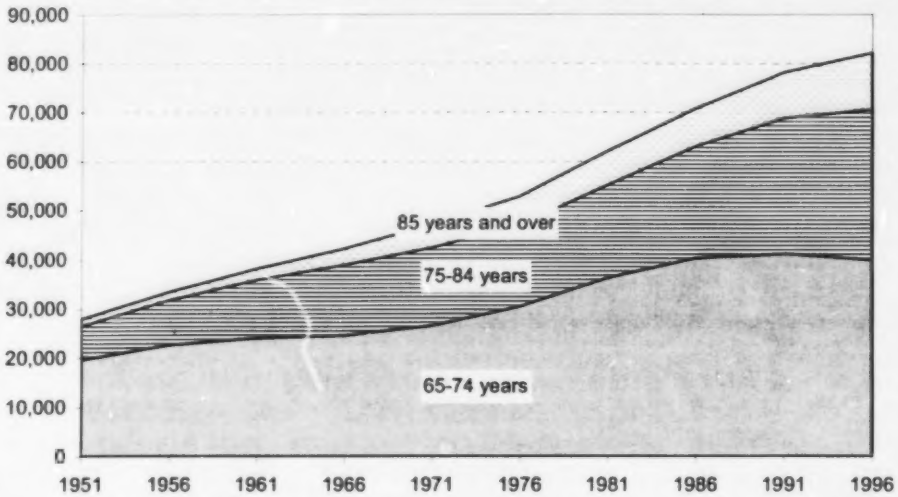
In 1996, Statistics Canada estimates the size of the Saskatchewan seniors population as 134,650 or 14% of the population. Post-censal estimates indicate that by 1999, the size of the seniors population in the province had increased to 148,700 or 14½% of the population. Women make up 56% of all seniors in the province and they make up more than two thirds (67%) of those 85 years of age and older.

Basic Counts

Figure 1 shows the long term trend in the number of senior women in Saskatchewan. In the last half of the 20th century, the number of senior women has increased by an average of 2.4% per year, from 28,000 in 1951 to 82,100 in 1996. The number of women over 85 years of age has increased by an average of almost 5% per year.

Figure 1 also shows that the number of women in the 65 to 74 age group declined from 1991 to 1996 because of inter-provincial out-migration. By 1996, senior women 75 years of age and older made up the majority (51%) of senior women in Saskatchewan.

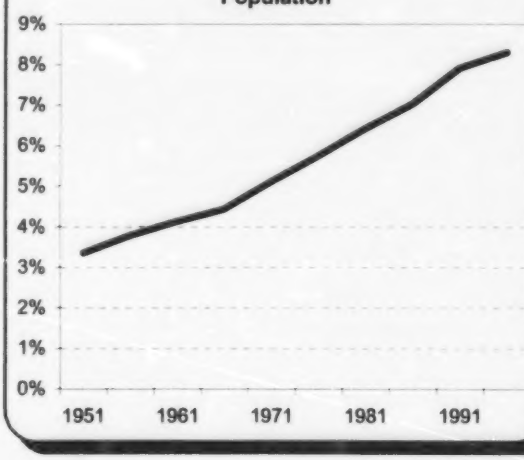
Figure 1: Saskatchewan's Population of Senior Women



Saskatchewan's population has been growing slowly since 1951, so senior women make up an ever-increasing share of the population (see Figure 2).

For comparison purposes, senior women in Canada made up 7.1% of the population in 1996 compared with 8.3% in Saskatchewan.

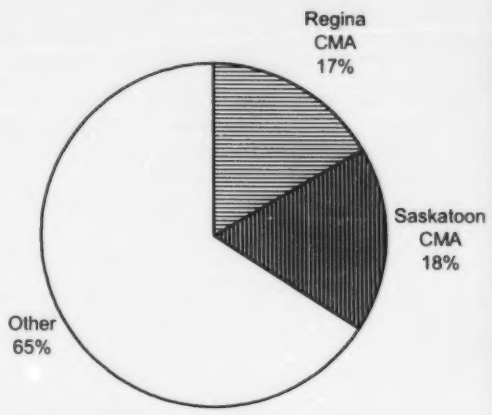
Figure 2: Senior Women as a Percentage of the Saskatchewan Population



Residence

Senior women in Saskatchewan are more likely to be living in rural rather than urban areas. Figure 3 shows, for example, that only one in three (35%) lived in the Regina and Saskatoon Census Metropolitan Areas[1] in 1996. This compares with 46% of younger women.

Figure 3: Residence for Saskatchewan Senior Women, 1996

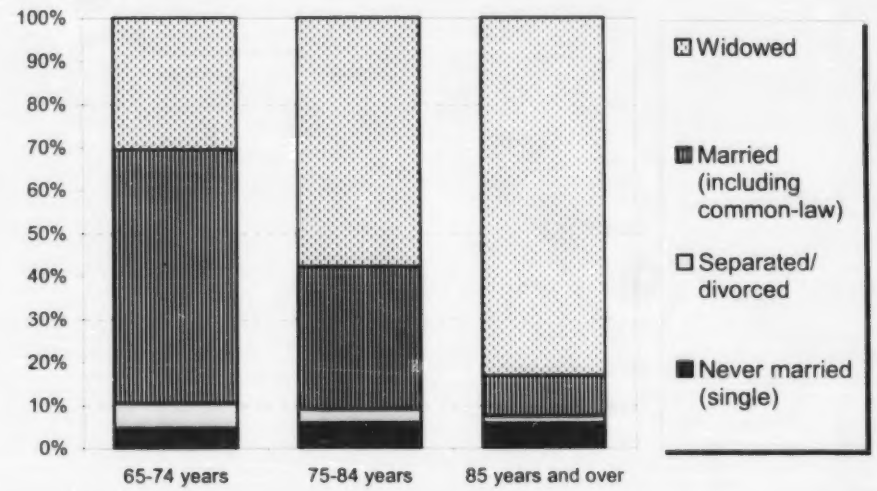


Marital Status

The longer life expectancy among senior women leads to predictable effects on marital status and living arrangements. Almost one-half (48%) of senior women were widows in 1996; 42% were married or living in a common law relationship, and the remaining 9% were either single or separated/divorced.

Marital status, however, varies greatly by age as Figure 4 shows.

Figure 4: Marital Status for Senior Saskatchewan Women, 1996



Among those 65 to 74 years of age, 59% are married or living in a common-law relationship and 31% are widowed. Among those 75 to 84 years of age, the proportion who are widowed increases to 58%. Among those 85 years and older, five out of six (83%) senior women are widowed.

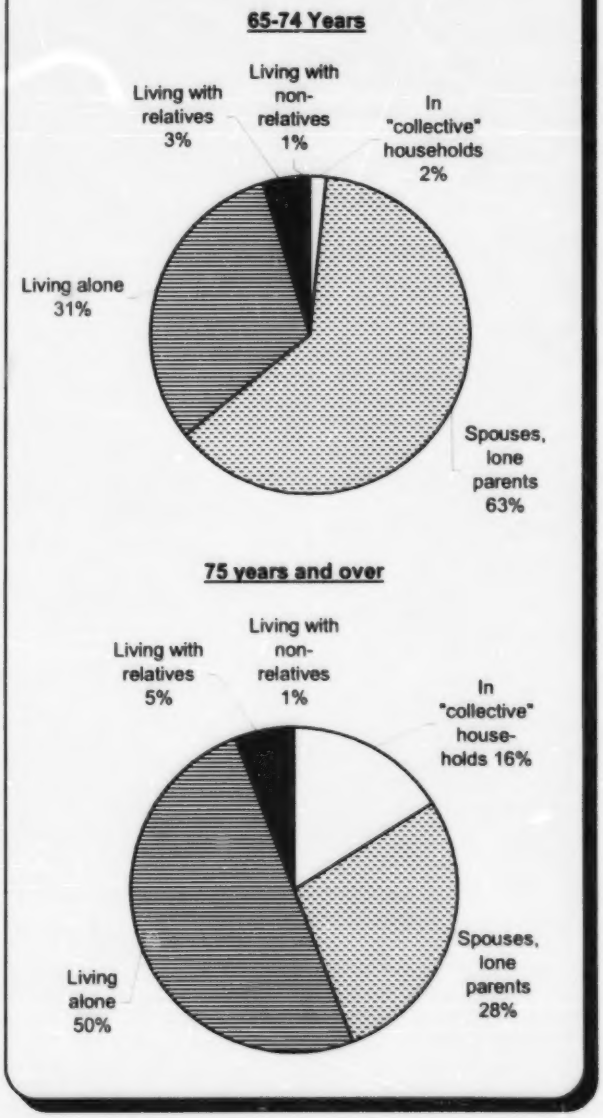
Living Arrangements

In 1996, 45% of senior women were living in a family[2] with their spouse or common-law partner and 41% were living alone[3].

The remaining 14% were either in "collective" households (e.g. special care homes), or living with others, typically other family members.

As with other characteristics, age has an important effect on living arrangements. Among senior women 75 and older, one-half are living alone and 16% are living in institutions. Among those 65 to 74, the majority (63%) are living with their spouses.

Figure 5: Living Arrangements for Senior Women, Saskatchewan, 1996



Ethnicity and Aboriginal Status

The Aboriginal population is relatively young compared with the non-Aboriginal population in Saskatchewan[4]. While 11.3% of the provincial population is of Aboriginal identity, only 2.5% of senior Saskatchewan women are Aboriginal.

Senior women in Saskatchewan report somewhat different cultural, ethnic, and language characteristics than other women in the province:

- 1.2% were members of a visible minority[5] group compared with 2.7% for all Saskatchewan women;
- 86% were born in Canada compared with 94% of all Saskatchewan women; and
- 63% reported English as their mother tongue[6] compared with 83% of all Saskatchewan women.

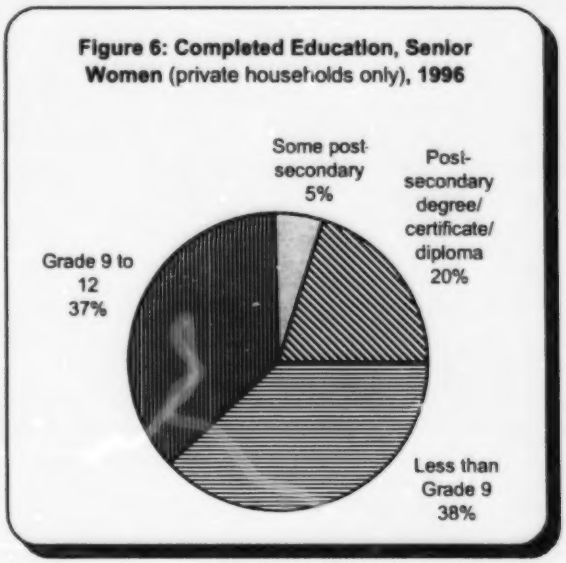
Education

The latest year that senior women in Saskatchewan would have been in high school would have been in the 1940s, a time when a high school diploma was considered a high level of formal education.

Relatively few senior women have a post-secondary education compared with younger women (see Figure 6). One in four has at least some post-secondary education and one in five has a post-secondary degree, certificate, or diploma.

In 1996, just under 2,000 senior women or 2.6% of the total had a university degree.

Figure 6: Completed Education, Senior Women (private households only), **1996**



Employment

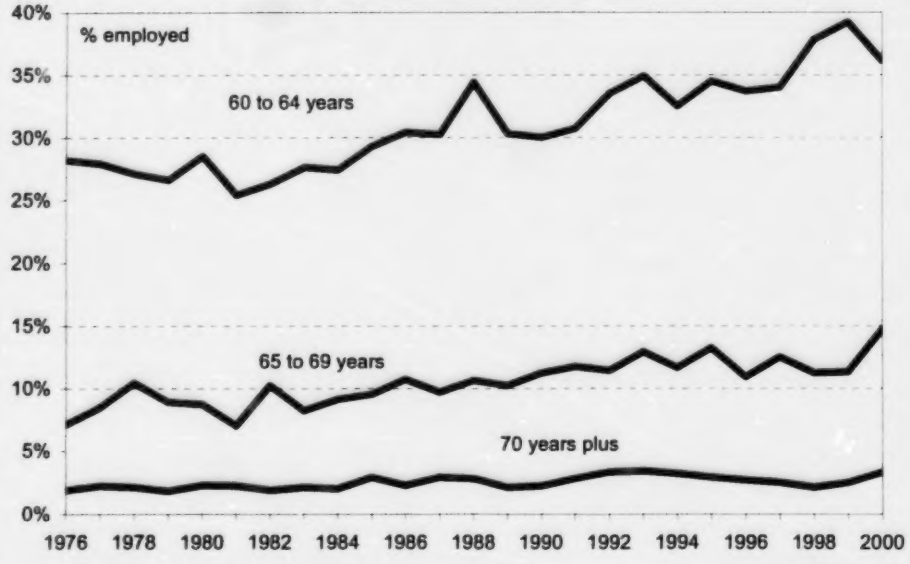
The Statistics Canada Labour Force Survey provides data on employment trends among Saskatchewan's senior women[7]. Relatively few women work past the normal retirement age of 65 but the percentage is increasing (see Figure 7). In 2000, almost 15% of women 65 to 69 years of age were employed compared with 10% in the mid 1980s. Fewer than 5% of women 70 years and older are employed and this proportion has been effectively constant over the past 20 years.

Figure 7 also shows the increasing employment rate for women in the "near retirement" age group of 60 to 64. The proportion of women in this age group who are working has increased from 25% to 30% in the late 1970s to over 35% in the late 1990s.

Three industry groups account for over one-half of the jobs held by senior women:

- agriculture (39%);
- retail trade (11%); and
- health and social services (10%).

Figure 7: Employment Rate for Saskatchewan Women by Age Group
(excluding on-Reserve population)



Income

In 1995, the last full year before the 1996 Census, senior women had annual gross incomes of $16,670; 65% of the average of $25,820 for men in the same age group. The majority of that income (58%) came from government transfer payments with most of the remaining from "other" sources (34%), typically investment income and private pensions[8].

Figure 8 shows the distributions of income in 1995 compared, after the effects of inflation have been removed, with five years earlier. In 1995, there were:

- somewhat fewer senior women (31% compared with 33%) with incomes under $10,000 annually;
- somewhat more (26% compared with 23%) with incomes in the $15,000 to $29,999 range; and
- somewhat fewer (8½% compared with 9½%) with incomes $30,000 or more.

More recent income statistics are available from Statistics Canada's Income Trends in Canada CDROM[9]. The figures used below are:

- for gross annual income before taxes and other deductions; and
- adjusted for inflation; that is, they are measured in constant 1998 dollars.

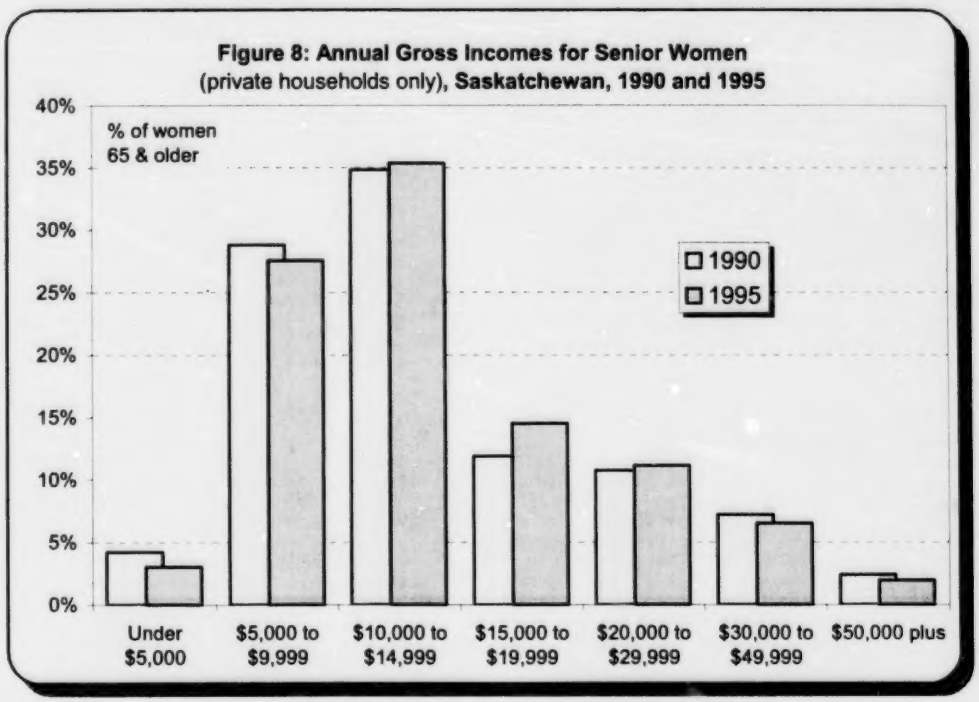
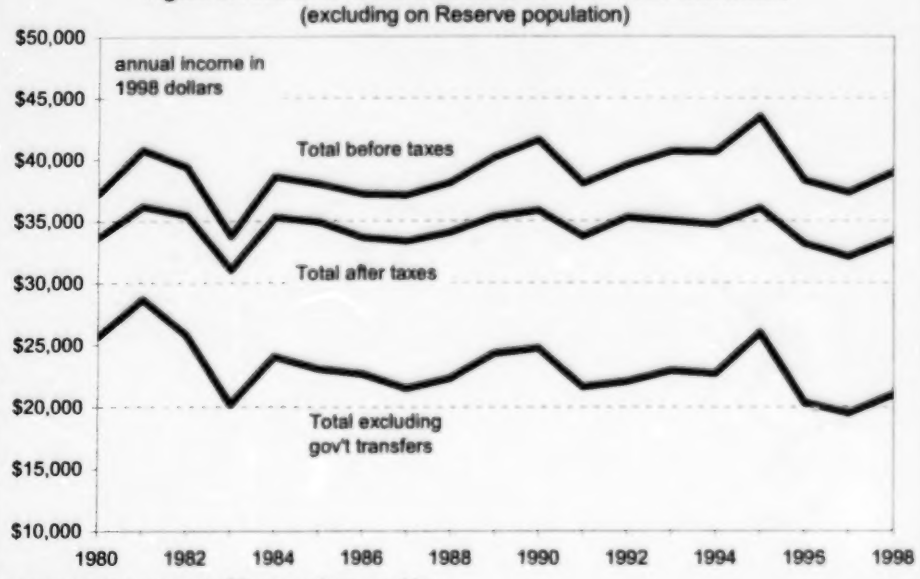
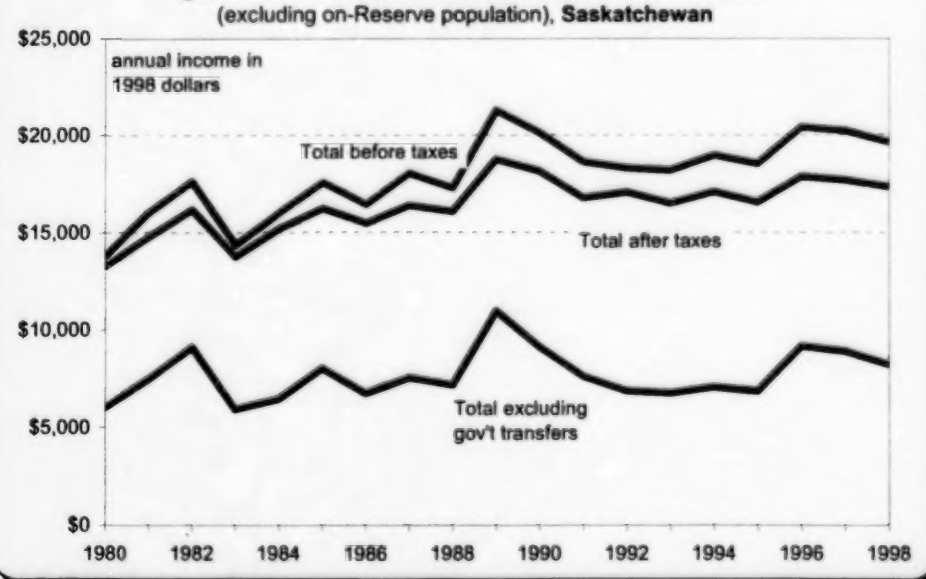


Figure 9: Annual Incomes for Senior Families*, Saskatchewan,
(excluding on Reserve population)



** major income earner is 65 years of age or older*

Figure 10: Annual Incomes for Unattached Senior Women,
(excluding on-Reserve population), **Saskatchewan**



In 1998, the most recent year data are available, in families where the major income earner is a senior, average income was just below $40,000.

As Figure 9 shows, family income for elderly families has remained effectively constant for the past 20 years. Excluding government transfers, income is on a general downward trend, reaching $20,900 in 1998. In other words, increased government transfers have been able to maintain the total incomes for senior families.

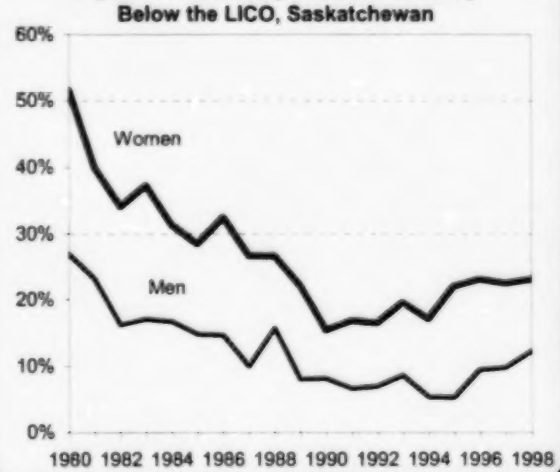
Statistics Canada's Low Income Cutoff

The low income cutoff (LICO) is a measure of income inequality. Based on family size and geographic location, it is the income level below which a family would be expected to spend an above-average portion of their income on basic necessities such as food, clothing, and shelter. As an example, the LICO in 1995 for a city the size of Regina was $14,473 for a person living alone and $22,500 for a family of three.

For unattached senior women, almost exclusively comprised of those living alone, there are slightly different patterns (see Figure 10). Average income increased gradually during the 1980s and has since levelled off near $20,000 per year. Unlike the situation for elderly families, income excluding government transfers has been essentially constant over the period.

In part, because incomes for unattached senior women increased during the 1980s, there was a sharp decline in the number of seniors living in families below the Low Income Cutoff, which is often used as an indicator of poverty (see box).

Figure 11: Percentage of Seniors Living Below the LICO, Saskatchewan



The percentage of senior women with incomes below the LICO declined from 50% in 1980 to below 20% in the early 1990s (see Figure 11). Since then, the proportion has increased slowly to a 23% value in 1998. Figure 11 also shows that senior women have always been more likely to live in a low-income situation than senior men.

Notes

Source: The majority of these data are derived from the 1996 Statistics Canada Census. The age and family status is determined from the main Census questionnaire whereas most of the socioeconomic characteristics such as employment, education, and income are from the "long form" of the Census so they are, in effect, based on a 20% sample of households. Only persons living in private dwellings receive the long form so these statistics exclude those living in so-called "collective" dwellings including, for example, prisons, special care homes, hotels, homes for the disabled, and group homes.

1. *The Census Metropolitan Areas (CMAs) for Regina and Saskatoon include both the cities and the surrounding "bedroom" communities and rural municipalities. In the case of Regina, the CMA includes, for example, the RM of Sherwood, Lumsden, Balgonie, White City, Edenwold, Pense and their respective rural municipalities. In the case of Saskatoon, the CMA includes, for example, Osler, Martensville, Delisle, Dundurn, Colonsay, and the associated rural municipalities.*

2. *The data refer to what is called a "census family" by Statistics Canada. A Census family is defined as "a now-married couple (with or without never-married sons and/or daughters of either or both spouses), a couple living common-law (with or without never-married sons and/or daughters of either or both partners) or a lone-parent of any marital status, with at least one never-married son or daughter living in the same dwelling."*

3. *Technically, the number of senior women living with their spouses includes lone parent women although there are very few senior women who are lone parents. Statistics Canada does not report the number of lone parent seniors but there were 5,215 lone parent women 55 years of age and older in 1996 and only 2% of these women had children under the age of 18 living with them. A change in the definition of a lone parent household will, in the future, classify these arrangements as "living with a relative".*

4. *In the Census, a person was considered Aboriginal if she responded "yes" to the identity question "Are you an Aboriginal person, that is, a North American Indian, Métis, or Inuit?" or if she indicated that she was a member of a First Nation or was registered under The Indian Act.*

5. *The visible minority population includes "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour". This includes Chinese, South Asian, Black, Arab, West Asian, Filipino, Southeast Asian, Latin American, Japanese, Korean, and Pacific Islander.*

6. *The "mother tongue" is the first language learned in childhood and still understood.*

7. *For a variety of reasons including jurisdictional issues, costs, and response rates, the LFS survey framework excludes the population normally resident on Reserve. The survey includes the Aboriginal population living off Reserve in its survey frame.*

8. *Government transfers include, for example, social assistance, employment insurance, disability benefits, the Canada Pension Plan, Old Age Security, and Workers' Compensation benefits. "Other" income includes, for example, investment income, private pensions, income from rental properties, inheritances, and alimony payments.*

9. *The catalogue number for the CDROM is #13F0022XCB. It is a compilation of income data from the Survey of Consumer Finances and the Survey of Labour and Income Dynamics. Because these surveys use the same sample "frame" as the Labour Force Survey, they also exclude the population on Indian Reserves.*

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March, 2001